

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael A. Horn  
Patricia L. Horn  
Debtors

Case No. 17-02237-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 25, 2021

User: AutoDocke  
Form ID: 309A

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:**

Recip ID	Recipient Name and Address
db	+ Michael A. Horn, 110 Deer Drive, Jonestown, PA 17038-8356
jdb	#+ Patricia L. Horn, 110 Deer Drive, Jonestown, PA 17038-8356
aty	+ Christopher M. McMonagle, Timoney Knox, LLP, 400 Maryland Drive, P.O. Box 7544, Fort Washington, PA 19034-7544
aty	+ James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty	+ Laura Eggerman, Robertson, Anschutz & Schneid, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
aty	+ Steven P. Kelly, Stern & Eisenberg, P.C., 1581 Main Street, Ste 200, Warrington, PA 18976-3403
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Suite 1400 Philadelphia, PA 19103-1814
tr	+ Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4927371	+ David H. Stachowicz, DMD, 303 East Walnut Street, Lebanon, PA 17042-5648
4927372	Ditech, Ditech Financial, PO Box 15009, Tempe, AZ 85284-0109
5154970	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5154971	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Federal Home Loan Mortgage Corporation, 84119-3284
4927374	+ Fredericksburg Community, Health Center, PO Box 9, Fredericksburg, PA 17026-0009
4927375	+ Good Samaritan Hospital, Attn: Patient Accounting, PO Box 1281, Lebanon, PA 17042-1281
4927377	+ Good Samaritan Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
4927378	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
4989818	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
4927381	+ New Cumberland F C U, 345 Lewisberry Road, New Cumberland, PA 17070-2306
4929528	+ New Cumberland Federal Credit Union, PO Box 658, New Cumberland, PA 17070-0658
5320161	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5320162	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
4927366	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4927382	+ QVC, Inc. Easy Pay, c/o Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
4927383	+ Sterling Jewelers, Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
4927385	+ United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gary.imblum@imblumlaw.com	Mar 25 2021 19:09:00	Gary J Imblum, Imblum Law Offices, P.C., 4615 Derry Street, Harrisburg, PA 17111
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOT.GOV	Mar 25 2021 19:10:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4927368	+ EDI: WFNNB.COM	Mar 25 2021 22:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy,

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			PO Box 182125, Columbus, OH 43218-2125
4927369	+ EDI: WFNNB.COM	Mar 25 2021 22:53:00	Comenity Capital Bank/HSN, PO Box 182125, Columbus, OH 43218-2125
4927370	+ EDI: WFNNB.COM	Mar 25 2021 22:53:00	Comenitycapital/Boscov, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
4927376	+ Email/Text: Bankruptcies@nragroup.com	Mar 25 2021 19:10:00	Good Samaritan Hospital, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4927365	EDI: IRS.COM	Mar 25 2021 22:53:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4927367	EDI: JPMORGANCHASE	Mar 25 2021 22:53:00	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
5117295	EDI: BL-BECKET.COM	Mar 25 2021 22:53:00	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4928232	+ EDI: PRA.COM	Mar 25 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4965392	EDI: Q3G.COM	Mar 25 2021 22:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4940366	EDI: Q3G.COM	Mar 25 2021 22:53:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
4927384	+ EDI: RMSC.COM	Mar 25 2021 22:53:00	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061
4927386	EDI: WFFC.COM	Mar 25 2021 22:53:00	Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
4934728	EDI: WFFC.COM	Mar 25 2021 22:53:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4948582		The Bank of New York Mellon Trust Company, Removed per entry 68
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4927373	##+	Encore Receivable Management, Inc., 400 N. Rogers Road, Olathe, KS 66062-1212
4927379	##+	Keystone Collections Group, 2330 Vartan Way, Harrisburg, PA 17110-9763
4927380	##+	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Christopher M. McMonagle	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans Structured Transaction Trust, Series 2018-2 cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Gary J Imblum	on behalf of Debtor 1 Michael A. Horn gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Patricia L. Horn gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
James Warmbrodt	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans Structured Transaction Trust, Series 2018-2 bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as Indenture Trustee of the GMACM Home Equity Loan-Backed Certificates, Series 2006-HE5 bkgroup@kmlawgroup.com
Laura Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage bkyecf@rasflaw.com legerman@rasnj.com;ras@ecf.courtdrive.com
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfcbis.com
Steven P. Kelly	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans Structured Transaction Trust, Series 2018-2 skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1:	<b>Michael A. Horn</b>	Social Security number or ITIN:	xxx-xx-5703
	First Name    Middle Name    Last Name	EIN:	--_-----
Debtor 2:	<b>Patricia L. Horn</b>	Social Security number or ITIN:	xxx-xx-4789
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13    5/30/17
Case number:	<b>1:17-bk-02237-HWV</b>	Date case converted to chapter:	7    3/25/21

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/01/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael A. Horn	Patricia L. Horn
2. All other names used in the last 8 years	aka Mike A. Horn	aka Patty A. Horn, dba Patty Horn Clipper Cuts
3. Address	110 Deer Drive Jonestown, PA 17038	110 Deer Drive Jonestown, PA 17038
4. Debtor's attorney Name and address	Gary J Imblum Imblum Law Offices, P.C. 4615 Derry Street Harrisburg, PA 17111	Contact phone 717 238-5250 Email: gary.imblum@imblumlaw.com
5. Bankruptcy trustee Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455 Email: lawrencegfrank@gmail.com

For more information, see page 2 &gt;

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 3/25/21
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 7, 2021 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*Valid photo identification and proof of social security number are required*</b>	Location:  <b>341 meeting will be held telephonically, Refer to the call-in instructions</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/6/21</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <b>You must file a motion:</b></li> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	